

Debtor 1 LYNN M. MACMURDO

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 13-23797CMB

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: FV-1 INC I/T/F MORGAN STANLEY MTG Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account 8 7 0 2

Property Address: 716 FIFTH ST
BEAVER FALLS PA 15010

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>8,072.66</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>8,072.66</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>8,072.66</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$639.75The next postpetition payment is due on 10 / 1 / 2018
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 LYNN M. MACMURDO
Name

Case number (if known) 13-23797CMB

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 11/13/2018

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1

LYNN M. MACMURDO

Name

Case number (if known) 13-23797CMB

Disbursement History

Date	Check #	Name	Posting Type	Amount
MORTGAGE ARR. (Part 2 (b))				
07/28/2015	0951623	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	184.56
10/26/2015	0963577	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	660.64
02/24/2016	0982780	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	226.30
03/28/2016	0986851	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	155.28
04/22/2016	0991002	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	155.28
05/24/2016	0994959	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	155.28
06/27/2016	1003725	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	356.81
07/26/2016	1007681	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	158.57
08/26/2016	1011742	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	158.57
09/27/2016	1015674	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	356.81
10/26/2016	1019150	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	158.57
11/21/2016	1022377	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	347.54
12/21/2016	1025735	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	151.16
01/27/2017	1029255	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	151.16
02/24/2017	1032606	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	350.63
03/28/2017	1036058	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	941.62
07/25/2017	1049293	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	15.50
08/25/2017	1052649	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	304.42
09/26/2017	1055991	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	154.01
10/25/2017	1059330	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	154.01
11/21/2017	1062551	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	344.21
12/21/2017	1065913	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	147.42
01/25/2018	1069175	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	147.42
02/23/2018	1072342	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	1,131.38
03/28/2018	1075560	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	147.42
04/24/2018	1078777	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	345.24
09/25/2018	1093036	FV-1 INC I/T/F MORGAN STANLEY MTG CA	AMOUNTS DISBURSED TO CREDITOR	512.85
				8,072.66

MORTGAGE REGULAR PAYMENT (Part 3)

12/23/2013	0873603	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	636.64
01/28/2014	0877641	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	738.92
02/25/2014	0881798	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	591.13
03/25/2014	0885826	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	698.99
04/25/2014	0889891	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	567.25
05/28/2014	0894036	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	580.25
06/25/2014	0898075	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	606.10
07/24/2014	0902194	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	761.93
08/26/2014	0906273	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	612.30
09/29/2014	0910326	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	1,382.23
11/24/2014	0918557	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	617.36
12/22/2014	0923183	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	773.01
01/27/2015	0927133	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	619.01
02/24/2015	0931305	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	661.24
03/26/2015	0935322	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	869.22
04/24/2015	0939463	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	1,450.11
05/26/2015	0943632	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	763.10
07/28/2015	0951623	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	1,600.89
09/28/2015	0959696	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	982.93
10/26/2015	0963577	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	915.35
12/22/2015	0974802	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	987.05
01/26/2016	0978873	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	789.64
02/24/2016	0982780	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	760.75
03/28/2016	0986851	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	634.36
04/22/2016	0991002	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	634.36
05/24/2016	0994959	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	634.36
06/27/2016	1003725	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	634.36
07/26/2016	1007681	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	634.36
08/26/2016	1011742	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	634.36
09/27/2016	1015674	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	634.36
10/26/2016	1019150	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	634.36
11/21/2016	1022377	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	634.36
12/21/2016	1025735	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	634.36

Debtor 1 **LYNN M. MACMURDO**
Name

Case number (if known) **13-23797CMB**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
01/27/2017	1029255	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	634.36
02/24/2017	1032606	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	634.36
03/28/2017	1036058	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	634.36
05/25/2017	1042616	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	981.90
06/27/2017	1046013	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	785.52
07/25/2017	1049293	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	770.02
08/25/2017	1052649	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	677.48
09/26/2017	1055991	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	639.75
10/25/2017	1059330	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	639.75
11/21/2017	1062551	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	639.75
12/21/2017	1065913	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	639.75
01/25/2018	1069175	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	639.75
02/23/2018	1072342	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	639.75
03/28/2018	1075560	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	639.75
04/24/2018	1078777	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	639.75
06/22/2018	1085178	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	787.99
07/26/2018	1088426	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	787.99
08/28/2018	1091643	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	983.02
				<u>38,104.00</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

LYNN M. MACMURDO
716 FIFTH STREET, PATTERSON HEIGHTS
BEAVER FALLS, PA 15010

PAUL W MCEL RATH JR ESQ
MCEL RATH LEGAL HOLDINGS LLC
1641 SAW MILL RUN BLVD
PITTSBURGH, PA 15210

FV-1 INC I/T/F MORGAN STANLEY MTG CAPITAL HOLDINGS LLC
C/O SHELLPOINT MORTGAGE SVCNG
PO BOX 10826
GREENVILLE, SC 29603-0675

SHELLPOINT MORTGAGE SERVICING
PO BOX 10675
GREENVILLE, SC 29603-0675

JAMES C WARMBRODT ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

11/13/18

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee